Letter from Switzerland

Objekttyp: Group

Zeitschrift: Helvetia: magazine of the Swiss Society of New Zealand

Band (Jahr): 19 (1955)

Heft [7]

PDF erstellt am: 30.06.2024

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announced their intention to take part and various technical exhibits, which are mainly of interest to the scientific delegations, will be on view in the United Nations Palace, where space, however, will be somewhat restricted. The different national exhibitions intended to initiate the general public into some of the mysteries of the atom, and the trade exhibits brought to Geneva by industrial firms working with atomic energy, are expected to be housed in the Exhibition Palace, which has a total floor space of some 130,000 square feet.

An Important Exhibition in Lausanne

This summer, from June 24th to September 26th, the Cantonal Museum of Fine Arts at Lausanne will be presenting a very important exhibition which will in a way be a continuation of the exhibition "Rhythms and Colours" held in 1952. Its title "Movement in Contemporary Art" indicates its aim: to show the attitude adopted by certain young artists to the phenomenon of movement and speed which is such a feature of life today. The first to be concerned with this problem, about the year 1911, were mainly the Futurists, and the exhibition will open with works by Severini, Balla, Carra, Russolo, Boccioni, etc. Then will come the artists who carried on the movement in France: Delaunay, Jacques Villon, Marcel Duchamp, Leger, Dufy, and Picasso. The next group will be composed of four artists whose fame is still growing, Kandinsky, Klee, Miro and Wols. Last will come some twenty artists from Paris and five or six from Switzerland—all painters of the avant-

The exhibition will consist of a hundred or so paintings and about ten works of sculpture. It is expected to be of great interest, as it will be the first time that an exhibition has been held with "movement" as its theme.

A Swiss Watchmaker Honoured in the U.S.A.

The medal of merit for 1955, awarded by the United Horological Association of America, was won for the first time by a Swiss, Mr. Georges Albert Berner, who was for 25 years the Director of the Bienne Technical Institute and the Horological School of that town, and from 1930 to 1933, President of the Swiss Chronometrical Sciety. He is the author of numerous technical publications and was at one time technical adviser to the Swiss Government for questions concerning the watchmaking industry.

Insurance Business in Switzerland

Switzerland constitutes one of the greatest insurance centres in the world and the excellent reputation of her insurance and re-insurance companies is well established. Even if, in consequence of the smallness of the national market, an important share of their activities is directed to foreign countries, this in no way means that the Swiss population is not well insured. In 1953, the premiums and subscriptions paid to private and public insurance companies in Switzerland amounted to nearly two thousand eight hundred million francs, a considerable sum for a country of less than five million inhabitants. The major part of these premiums were paid in for nonobligatory insurances, life, accident and sickness insurance being at the head. Although this satisfactory development in insurance stimulates both individual and collective saving, it nevertheless raises the problem of the investment of such an enormous mass of capital. Here again, the Swiss market often reveals itself as being too small and it is necessary to proceed with the regular exportation of capital.

LETTER FROM SWITZERLAND

SWITZERLAND AND THE PROBLEM OF SOCIAL ALLOWANCES ON THE INTERNATIONAL LEVEL

(Continued)

In Switzerland, social benefits as they result from international statistics appear small in comparison with those of other countries, and yet the standard of living compares very favourably with that in other European countries. As the Director-Geenral of the I.L.O. pointed out in his report, it would not be sufficient to equalize the total benefits conferred on wage-earners, for there are many factors to be taken into consideration, such as the number of working hours per week and length of holidays, as well as other factors favouring or handicapping production as the case may be. The I.L.O. has reached the conclusion that, in spite of all the efforts made, it will never be possible to arrive at a statistical result that gives a true picture of the situation.

The solution seems to lie elsewhere than in the equalization of the social conditions of wage-earners. The notion of "productivity" would appear to be decisive for the establishment of an effective comparison of the productions of different countries. If a comparison is made of the total amounts paid out to wage-earners (basic wages plus social benefits), it is obvious that Swiss industry has higher costs of production than the industries of other countries. In 1953 the Swiss cost of living index showed a real wage level of 115 per cent. as compared with 1938. The high basic wages found in Switzer-

land largely offset the extra social benefits of certain other countries and give the Swiss worker a purchasing power greater than that of his foreign counterpart. In Switzerland, the percentage of the benefits paid out by the employer, as it appears in the international statistics, seems small when compared with that of other countries, but it must be remembered that this figure —about 10 per cent. only—is calculated on a salary that is already high. The employer, accustomed to reckoning with big basic wages in the calculation of his cost prices, does not object too much to the charges imposed on him by the law: in fact, it is by no means unusual to find employers conferring voluntary benefits on their workers, whereas foreign industries have the view that they are already too heavily burdened as it is to undertake any voluntary action of their own.

The psychological consequences of this are considerable: the well-paid wage-earner will be encouraged by the hope of receiving a bonus or an increased share in the profits in one form or another, whereas he will not have this incentive when the law provides for and even automatically lays down a certain amount of social benefits whatever the output. We must not forget, moreover, that high salaries are an added factor of stability, for they reduce the tendance of workers to change employment. Last, but by no means least, the administration of social benefits involves considerable expense on the part of the State or trade associations. The question may therefore be raised whether it is not better to have a high salary rather than burdensome social benefits. For the producer, the cost price remains the same. It is a noticeable fact that wherever wages are high, social benefits are small. Wherever social benefits are high, wages are to a certain extent crushed under them. In the United States, for instance, social benefits are practically non-existent, but wages on the other hand are high and the well-paid worker can take out his own insurances.

And then, again, excessively high social benefits have a negative effect on international trade if they are used to justify a protectionist policy, as is often the case with certain countries. Switzerland decided long ago which road to follow: its high wages increase production costs, but productivity is also high, which has enabled it to compete with the countries with lower wages. The natural consequence of all this is a commercial and industrial expansion which, in its turn, has a favourable effect on the standard of liiving in general. This is the lesson taught by all countries with a high standard of living: only freedom of trade and a great productivity ensure such a standard of living. Wherever a narrow protectionist policy exists, wherever the State is compelled to resort to the imposing of social benefits because of low salaries, the standard of living itself is lower.

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complete it and forward it together with their PASSPORT and TWO IDENTIFICATION PHOTOGRAPHS TO:—

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